



COPY OF PAPERS
ORIGINALLY FILED

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Inventor : **Bertram V. Burke**
Serial No : **09/611,905**
Filed : **July 7, 2000**
For : **Method and System to Create and Distribute Excess Funds From
Consumer Spending Transactions**
Docket : **EPC-8C**
Art Unit : **2164 (Tel 703-305-3900, Fax 703-308-6296, 6306)**
Examiner : **Dr. Geoffrey Akers, P.E. (Tel 703-306-5844)**

Handwritten: #11/B
9-5-02
Mel

Hon. Commissioner of Patents & Trademarks
Washington D. C. 20231

AMENDMENT

RECEIVED
AUG 27 2002
GROUP 0000

Sir:

In response to the April 12, 2002 Office Action, please amend the claims in
accordance with attached sheets.

REMARKS

Claims 1 to 5 and 15 to 32 are now in the application. Claims 1 to 5 and 15 to 31
have been amended and claims 32 and ~~33~~ have been added.

✓ Reconsideration is respectfully requested of the objection to the declaration. The
Examiner alleges that the oath or declaration is defective because the declaration is not in
permanent ink or its equivalent in quality, and that the oath does not include a notary
signature nor the notary seal and venue. This objection is not understood. What was
submitted was a declaration, and a declaration does not require a notary signature nor the

09/21/2002 KHEBRIGHT 00000030 194124 09611905
02 FC:203 9.00 CH